Workers' Compensation In Montana: Administrative Inventory



About WCRI

- Independent, not-for-profit research organization
- Has diverse membership support
- Studies are peer-reviewed
- Resource for public officials and stakeholders
 - Published over 100 studies on WC
 - Content-rich website: <u>www.wcrinet.org</u>



WCRI Approach

- Mission: "Be a catalyst for improving WC systems by providing the public with highquality, credible information on important public policy issues"
- Studies focused on delivery system, not insurance mechanism
- Studies examine both employer costs and worker outcomes
- Not make recommendations nor take positions on issues

Administrative Inventory Purpose

 Help policymakers and other participants understand features of workers' compensation systems and make informed interstate comparisons

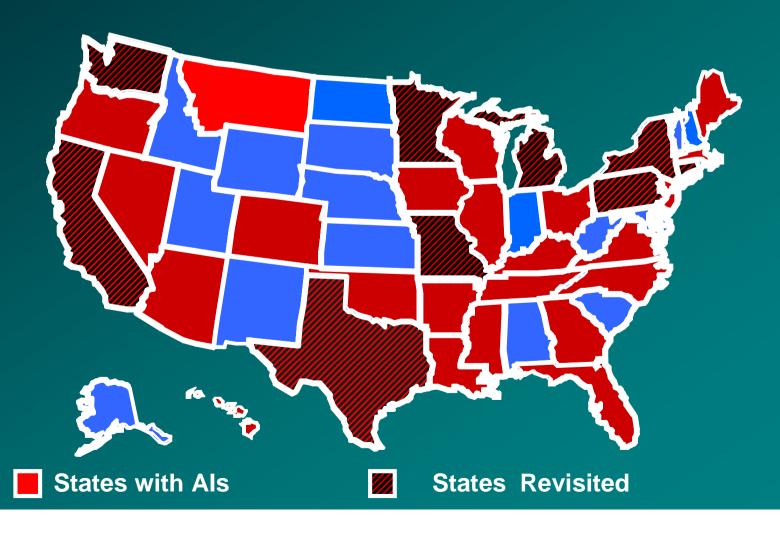


What Is An Administrative Inventory?

- Broad look at benefit delivery system
- Based on elite interviews
- Interstate comparisons where data permit
- Develops attention points (not recommendations)
 - Particular strengths
 - Areas that may warrant further attention
- Does <u>not</u> address insurance market



Administrative Inventory States





Objective Of The Montana Study

Describe how the Montana system is administered and functions



Scope Of The Montana Study

- How is the system administered?
- What benefits are paid?
- What is the role of special funds and what do they cost?
- How do claims flow through the system?
- How quickly are payments initiated and claims resolved?



Scope Of The Montana Study (Cont.)

- What dispute resolution procedures are used and to what effect?
- How are attorneys involved in the system?
- How litigious is the system?
- What is the workload of the administration?



Scope Of The Montana Study (Cont.)

- What are the costs of administration, benefits, claims processing and litigation?
- What can other states learn from the Montana experience?
- What can Montana learn from the experience of other states?
- What aspects of the system deserve special attention or further inquiry?



Research Approach

- Review statute and literature
- Semistructured interviews
 - Public officials and legislators
 - Insurers
 - Self-insured employers
 - Attorneys for workers
 - Defense attorneys



Research Approach

- Semistructured interviews (cont.)
 - Labor representatives
 - Business representatives
- Descriptive analysis of available data (10yr. trend where possible)
- Collect and analyze additional data
- Reconcile the information



Caveat

- Montana study will <u>not</u> make interstate comparisons on claim frequencies and benefit costs
 - ERD's Workers' Compensation Study Project will address this



Montana Project Timetable

- ■Start: May 2006
- ■Draft to review: October 2006
- Presentation of study findings: January 10, 2007
- ■Book published: March 2007



For Further Information/Input

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